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Exhibit D

Ms. Robbin Frances Juris  
1450 Washington Blvd., Apt. S-1602  
Stamford, CT 06902

**SUPPLEMENTAL DECLARATION REGARDING THE CONCEPTION OF  
"METHOD AND SYSTEM FOR INCREASING EXPECTED RETURN AND  
MAXIMUM PAYOUT IN A GAME OF ONE OR MORE PLAYERS"**

To whom it may concern:

In the Fall of 2000, my husband, Marc Groz, told me that he had a "billion dollar idea" for a "revolutionary" new type of game. Quite excitedly, he described an "epiphany" that he had had while collecting his mail at a Mailboxes Etc. outlet (located at 244 Madison Avenue in New York City) that also sold lottery tickets. He told me that as he watched a customer at this store discard a losing ticket, dropping it onto the floor into a pile of other losing tickets, he thought to himself "What if these tickets retained value?" This thought became the basis for the "no-lose game" that he then went on to describe to me.

As he explained it, this new type of game would be a "residual-value game" in which a player would buy a lottery ticket, for example, and over time recoup what he or she paid for the ticket plus appreciation—regardless of whether or not the player was a winner. He explained that a percentage of the ticket price would go towards the prize pool, another portion toward administrative and computer costs and other overhead, and another portion would be invested in, say, an IRA-like account or some other type of investment on behalf of the player. This last portion, he explained, would be the source of the residual value, so that after, say, a period of 20 years, the player could cash out the assets in the IRA-like

account or other investment. He also explained to me that because of appreciation, these assets would be expected to exceed the price of the original ticket, thereby turning every player into a "winner" even if he or she did not win the prize pool. We discussed the positive social ramifications this new type of game could have, for example, residual value accounts becoming retirement nest eggs for players.

My husband also shared with me his initial thought for a name for his new invention: "LottaVest". In his enthusiasm, he showed me the small notebook in which he recorded this name as well as other jottings related to the invention.

I further declare that within this declaration, all statements made of my own knowledge are true and that all statements made on information and belief are believed to be true. I further state that the above statements were made with the knowledge that willful false statements and the like are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code, and that any such willful false statements may jeopardize the validity of the above referenced patent application or any patent issuing therefrom.

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Ms. Robbin Frances Juris

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Date

## Exhibit E

(1040)		(Sole Proprietorship)		2000	
Department of the Treasury Internal Revenue Service (99)		Partnerships, joint ventures, etc., must file Form 1065 or Form 1065-B. Attach to Form 1040 or Form 1041. See instructions for Schedule C (Form 1040).		Attachment Sequence No. 09	
Name of proprietor: <u>MARK M GROZ</u>				Social security number (SSN): <u>[REDACTED]</u>	
A Principal business or profession, including product or service (see page C-1 of the instructions): <u>Applied Mathematics (Center of Mathematical Models for Business)</u>				B Enter code from pages C-7 & C: <u>15411700</u>	
C Business name. If no separate business name, leave blank.				D Employer ID number (EIN), if any: [REDACTED]	
E Business address (including suite or room no.): City, town or post office, state, and ZIP code: [REDACTED]					
F Accounting method: (1) <input checked="" type="checkbox"/> Cash (2) <input type="checkbox"/> Accrual (3) <input type="checkbox"/> Other (specify) _____					
G Did you "materially participate" in the operation of this business during 2000? If "No," see page C-2 for limit on losses. <input type="checkbox"/> Yes <input type="checkbox"/> No					
H If you started or acquired this business during 2000, check here: <input type="checkbox"/> Yes <input type="checkbox"/> No					
<b>Part I Income</b>					
1 Gross receipts or sales. Caution. If this income was reported to you on Form W-2 and the "Statutory employee" box on that form was checked, see page C-2 and check here. <input type="checkbox"/>				1 [REDACTED]	
2 Returns and allowances				2 [REDACTED]	
3 Subtract line 2 from line 1				3 [REDACTED]	
4 Cost of goods sold (from line 42 on page 2)				4 [REDACTED]	
5 Gross profit. Subtract line 4 from line 3				5 [REDACTED]	
6 Other income, including Federal and state gasoline or fuel tax credit or refund (see page C-2)				6 [REDACTED]	
7 Gross income. Add lines 5 and 6				7 [REDACTED]	
<b>Part II Expenses. Enter expenses for business use of your home only on line 30.</b>					
8 Advertising		8 [REDACTED]		19 Pension and profit-sharing plans	
9 Bad debts from sales or services (see page C-3)		9 [REDACTED]		20 Rent or lease (see page C-4):	
10 Car and truck expenses (see page C-3)		10 [REDACTED]		a Vehicle, machinery, and equipment	
11 Commissions and fees		11 [REDACTED]		b Other business property	
12 Depreciation		12 [REDACTED]		21 Repairs and maintenance	
13 Depreciation and section 179 expense deduction (not included in Part II) (see page C-3)		13 [REDACTED]		22 Supplies (not included in Part II)	
14 Employee benefit programs (other than on line 19)		14 [REDACTED]		23 Taxes and licenses	
15 Insurance (other than health)		15 [REDACTED]		24 Travel, meals, and entertainment	
16 Interest:		16 [REDACTED]		a Travel	
a Mortgage (paid to banks, etc.)		16a [REDACTED]		b Meals and entertainment	
b Other		16b [REDACTED]		c Enter nondeductible amount included on line 24b (see page C-5)	
17 Legal and professional services		17 [REDACTED]		d Subtract line 24c from line 24b	
18 Office expense		18 [REDACTED]		25 Utilities	
26 Total expenses before expenses for business use of home. Add lines 8 through 27 in columns		26 [REDACTED]		26 Wages (less employment credits)	
29 Tentative profit (loss). Subtract line 28 from line 7		29 [REDACTED]		27 Other expenses (from line 48 on page 2)	
30 Expenses for business use of your home. Attach Form 8829		30 [REDACTED]		27 [REDACTED]	
31 Net profit or (loss). Subtract line 30 from line 29.		31 [REDACTED]		27 [REDACTED]	
• If a profit, enter on Form 1040, line 12, and also on Schedule SE, line 2 (statutory employees, see page C-5). Estates and trusts, enter on Form 1041, line 3. • If a loss, you must go to line 32.		32 [REDACTED]		32a <input checked="" type="checkbox"/> All investment is at risk.	
32 If you have a loss, check the box that describes your investment in this activity (see page C-5). • If you checked 32a, enter the loss on Form 1040, line 12, and also on Schedule SE, line 2 (statutory employees, see page C-5). Estates and trusts, enter on Form 1041, line 3. • If you checked 32b, you must attach Form 8198.		32 [REDACTED]		32b <input type="checkbox"/> Some investment is not at risk.	

For Paperwork Reduction Act Notice, see Form 1040 instructions. Cat No. 11334P Schedule C (Form 1040) 2000

## Exhibit F

Page 1 of 1

Subj: Legal  
Date: 12/08/2000 10:07:45 PM Eastern Standard Time  
From: [REDACTED] (Trip Foster) To: MarcMGroz@cs.com

An update:  
Our lawyers are in the process of preparing documents for this type of relationship. I will get the documents to you as soon as they are returned to me. Thanks for your patience. Have a great weekend.--Trip

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Trip Foster  
VP Marketing  
Net Exchange

## Exhibit G

Page 1 of 1

Subj: MY SCHEDULE  
Date: 12/13/2000  
To: [REDACTED]

Trip.

I'll be on vacation through next Wednesday, back in the office on the 21st.

Best regards,

Marc M. Groz  
President  
The Quaternion Group, Inc.  
[REDACTED]

The Quaternion Group, Inc. is a consulting firm specializing in ecommerce, financial markets, and innovative applications of information technology. Established in 1992, it works with global companies as well as with startups.

Marc M. Groz, founder and president, is a mathematician specializing in financial markets and information technology. His research has been written about in *Business Week*, *The New York Times*, and *The Wall Street Journal*. He is author of *Forbes Guide to the Markets* (Wiley, 1999), and dozens of articles on finance and technology.

## Exhibit H

Page 1 of 1

Subj: quick update  
Date: 01/05/2001 5:55:22 PM Eastern Standard Time  
From: [REDACTED] (Tnp Foster) To: MarcMGroz@cs.com

Marc-

i will know more on the Legal front this afternoon. I will email you or call you with details. Quick unrelated question: Has there been any status change on the Lehman project?

Trip

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Trip Foster  
VP Marketing  
Net Exchange